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#15/Appeal
4-24-03
C. Moore

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

in re application of:

Clayton P. Spitz et al.

Serial No.: 09/804,674

Filed: March 12, 2001

For: PURCHASING CARD TRANSACTION RISK MODEL

Attorney Docket No.: FDC 0150 PUS

Group Art Unit: 2876

Examiner: Kim Ahshik

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NOTICE OF APPEAL

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Sir:

Applicant hereby appeals to the Board of Patent Appeals and Interferences from the decision of the Examiner dated February 5, 2003 in the above-identified patent application.

The appeal fee of \$320.00 as applicable under the provisions of 37 C.F.R. § 1.17(b) is enclosed. Please charge any additional fee or credit any overpayment in connection with this filing to our Deposit Account No. 02-3978. A duplicate of this notice is enclosed for this purpose.

Respectfully submitted,

Clayton P. Spitz et al.

By: 
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Date: April 15, 2003

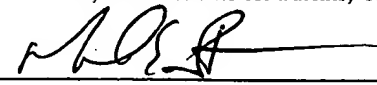
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--NDA noted
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